



**Missouri Department of Insurance, Financial Institutions & Professional Registration
Insurance Market Regulation Division
Life & Healthcare Section**

Mandated Coverage and Mandated Offers for Medical Expense & HMO Policy Forms

REVIEW REQUIREMENTS	Citation	Summary	Mandate, Offer or Required Provision.
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Mandates and Offers - SERVICES -

<i>An Offer is a mandate to offer coverage. The following mandates apply to both group and individual contracts unless stated.</i>			
HIV/AIDs	20 CSR 400-2.110	All forms shall cover HIV infection, including AIDS and ARC, as they would any other serious medical condition.	MANDATE
Diabetes	376.385 RSMo.	Coverage for all physician-prescribed equipment, supplies and self-management training.	OFFER
Drug Co-pay	376.386 RSMo.	1 co-pay for multi dosage, where applicable	MANDATE
Drug Cancellation Notification	376.392 RSMo.	Carriers are required to notify enrollees 30 days prior to cancellation of a specific Rx.	MANDATE
Newborn coverage	376.406 RSMo.	Moment of birth to 31 days.	MANDATE
Clinical Trials	376.429 RSMo.	Shall provide coverage for routine patient care costs incurred from phase II, III or IV clinical trials	MANDATE
Newborn Hearing Screening	376.1220 RSMo.	Coverage for Newborn hearing screening, necessary re-screening, follow-up.	MANDATE
Speech & Hearing	376.781 RSMo.	Coverage for the necessary care and treatment of loss or impairment of speech or hearing.	OFFER
Mammography	376.782 RSMo.	Minimum requirements	MANDATE
Child Health Supervision	376.801 RSMo.	<i>Applies to Group only</i>	OFFER
Coverage for adopted children	376.816 RSMo.	Provision identifying the effective dates of coverage for adoptive children	MANDATE
Child Coverage: Discrimination Prohibited	376.820 RSMo.	Prohibited discrimination of child enrollment	MANDATE
Direct access OB/GYN	376.1199 RSMo.	Direct access OB/GYN, Osteoporosis, Contraceptives	MANDATE
Chemotherapy	376.1200 RSMo.	Chemotherapy/Bone Marrow Transplants	OFFER
Reconstructive surgery following mastectomy	376.1209 RSMo.	Coverage for reconstructive surgery & prosthetic devices following mastectomy	MANDATE
Minimum maternity benefits	376.1210 RSMo.	48/96 hour inpatient, post-discharge, etc.	MANDATE
Childhood immunizations	376.1215 RSMo.	Childhood immunizations with no deductible, coinsurance or co-payment	MANDATE
First Steps	376.1218 RSMo.	For children enrolled in the Part C early intervention system.	MANDATE
PKU testing and formula	376.1219 RSMo.	Coverage for the treatment of phenylketonuria	MANDATE



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Coverage for hospital dental procedure	376.1225 RSMo.	Coverage for general anesthesia, hospital charges for dental care	MANDATE
Coverage for Chiropractic Care	376.1230 RSMo.	Shall provide chiropractic care, as defined in chapter 331, RSMo , as part of basic health care services for covered conditions. Does not apply to “individually underwritten” coverage. (Some groups may be individually underwritten such as Association or Discretionary groups)	MANDATE See note for applicability
Coverage for Prosthetics	376.1232 RSMo.	Shall offer coverage for prosthetic devices and services, including original and replacement devices, as prescribed by a physician acting within the scope of his or her practice.	OFFER
Cancer Screenings	376.1250 RSMo.	Pelvic exam, prostate exam, colorectal exam, etc.	MANDATE
Cancer Diagnosis- 2 nd Opinion	376.1253 RSMo.	Patient has the right to a referral for a second opinion.	MANDATE
Antigen Testing	376.1275 RSMo.	Antigen testing – Bone marrow transplantation	MANDATE
Testing for lead poisoning	376.1290 RSMo.	Coverage for testing pregnant women for lead poisoning and for all testing for lead poisoning authorized by sections 701.340 to 701.349 , RSMo, or by rule of the department of health and senior services promulgated pursuant to sections 701.340 to 701.349 , RSMo.	OFFER

Mental Health / Chemical Dependency

Alcoholism	376.779 RSMo	30 days inpatient treatment for alcoholism - applicable if the benefits outlined under 376.811 are not automatically included or are rejected and the benefits outlined under 376.827 are not provided	MANDATE
Definitions	376.810 RSMo.	Definitions: chemical dependency & mental illness	MANDATE
Chemical dependency and mental illness benefits	376.811 RSMo.	Minimum standards for coverage offered for chemical dependency and mental illness	OFFER
Mental Health & Chemical Dependency	376.825-840 RSMo.	Mental Health & Chemical Dependency Minimums (If Coverage Included)	MANDATE
Mental Health Parity	376.1550 RSMo.	No longer allows a time limit for in-patient requirement as found in 376.811.2(3) . Applies to group policies with mental health coverage. Does not apply to “individually underwritten” coverage. (Some groups may be individually underwritten such as Association or Discretionary groups)	MANDATE – See note for applicability

Grievance Procedures & Utilization Review

Definitions UR	376.1350 RSMo.	Definitions UR	Listed for general reference purposes
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Right to appeal	376.1361.10 RSMo.	Right to appeal for coverage of drugs & durable medical equip.	MANDATE
UR Determinations	376.1363 RSMo.	Notification requirements for UR determinations	MANDATE
Determination for emergency services	376.1367 RSMo.	UR or benefit determination for emergencies	MANDATE
Utilization Review procedures	376.1372 RSMo.	UR procedures in EOC	MANDATE
Grievance procedures in EOC	376.1378 RSMo.	Includes statement that enrollee can contact MDI at anytime	MANDATE
Grievance procedures	376.1382 RSMo.	Guidelines for 1 st level grievance procedure identified	MANDATE
Grievance: second level review	376.1385 RSMo.	Guidelines for 2 nd level grievance	MANDATE
Expedited review	376.1389 RSMo.	Procedure for an expedited review	MANDATE

Other Required Provisions

Conversion - group	376.397 RSMo.	Conversion upon termination of eligibility - group	Required Provision
Continuation of coverage	376.428 RSMo.	Continuation for terminated member - group	Required Provision
Extension of Benefits - group	376.438 RSMo.	Provision for extension of benefits in the event of total disability at the date of any termination	Required Provision
Public Hospitals	376.778 RSMo.	Payment to public hospitals	Required Provision
Spousal continuation - group	376.891-894 RSMo.	Following COBRA	Required Provision
Free Look	20 CSR 400-2.010	10 day free look period for <u>all individual</u> and <u>discretionary group</u> policy forms	Required Provision
Elements of coverage required	20 CSR 400-2.060(3)	Elements of coverage required	Listed for general reference purposes